

jc658 U.S. PTO
02/28/02

3-4-2

19

**NON-PROVISIONAL
UTILITY PATENT APPLICATION
TRANSMITTAL - 37 CFR 1.53(b)**

Duplicate
(check, if applicable)

979 U.S. PRO
10/086924 02/28/02

Assistant Commissioner for Patents
BOX PATENT APPLICATION
Washington, DC 20231

Attorney Docket No. 10717-1U
First Named Inventor: John J. Koresko, V
Express Mail Label No. EL399090413US
Total Pages of Transmittal Form: 2

Transmitted herewith for filing is the non-provisional utility patent application entitled:

SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN FUNDED WITH A VARIABLE LIFE INSURANCE POLICY AND/OR A VARIABLE ANNUITY POLICY

which is an Original.

M This non-provisional patent application is based on Provisional Patent Application No. 60/296,173 filed June 6, 2001.

Enclosed are:

- Specification (including Abstract) and claims: 35 pages.
- Newly executed Declaration (original).
- 5 sheets of drawings (informal).
- Information Disclosure Statement, PTO/SB/08/A, and eight (8) cited references.

The filing fee is calculated as follows:

			SMALL ENTITY				LARGE ENTITY	
CLAIMS	NO. FILED	NO. EXTRA	BASIC FEE:		BASIC FEE:			
			\$370		\$740			
Total	36 - 20 =	16	X9	\$144.00	OR	X18	\$-0-	
Independent	12 - 3 =	9	X42	\$378.00	OR	X84	\$-0-	
Multiple Dependent Claims Present			\$140	\$-0-	OR	\$280	\$-0-	
			TOTAL	\$892.00	OR	TOTAL	\$-0-	

A check in the amount of \$892.00 to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge and/or credit **Deposit Account No. 50-1017 (Billing No. 210717.0002)** as noted below. A duplicate copy of this sheet is enclosed.

Any overpayments or deficiencies in the above-calculated fee.

Any additional fees required under 37 C.F.R. § 1.16 and § 1.17.

In the event that a Petition for Extension of Time is required during the prosecution of this application, but not submitted, please charge any extension fee under 37 C.F.R. § 1.136(a) to our Deposit Account noted above.

CORRESPONDENCE ADDRESS:

February 28, 2002 By: Clark Jablon
(Date) **CLARK A. JABLON**
Registration No. 35,039
AKIN, GUMP, STRAUSS, HAUER & FELD, L.L.P.
One Commerce Square
2005 Market Street - Suite 2200
Philadelphia, PA 19103
Telephone: 215-965-1200
Direct Dial: 215-965-1293
Facsimile: 215-965-1210
E-Mail: cjablon@akingump.com

Customer Number or Bar Code Label: **000570**

CAJ:SW:vlb
Enclosures